

Golden Rule®

A UnitedHealthcare Company

July 24, 2017

JEFFREY T. KENNEY
LAW FIRM OF DRODER & MILLER
125 WEST CENTRAL PARKWAY
CINCINNATI OH 45202

Insured Name: Richard Bethel Jr.
Patient Name: Martha Bethel
Date of Birth: June 24, 1957
Identification Number: 094-038-242

Denial Reason(s): Misrepresentation of Material Fact and Preexisting Condition
Contract Provision(s): Misstatement in Application and Preexisting Condition

Dear Mr. Kenney:

We have received notice from Medwork, the independent review entity, apprising us of the results.

After careful consideration of all relevant medical information, appropriate practice guidelines, applicable criteria, standard and interpretative guidelines, and the terms of the plan, Medwork, concurs with the original decision to rescind Mrs. Bethel's coverage with Golden Rule.

Please refer to the attached document for a case summary of this review.

The External Review process is now complete. This determination is binding except to the extent that other remedies such as judicial review may be available under State or Federal law.

If you have any questions regarding this matter, please contact me at (800) 232-5432, Extension 55258.

Sincerely,



Robbin Eckel
Senior Appeal Representative

Enclosures--Copy of Medwork independent review

